

EXHIBIT A

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

CHRISTINE RUARK,

Plaintiff,

v.

LIBERTY LIFE ASSURANCE COMPANY
OF BOSTON AND MASSACHUSETTS
MUTUAL LIFE INSURANCE COMPANY,

Defendants.

Civil Action No.: 04-30013-MAP

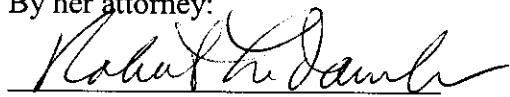
JOINT STIPULATION OF DISMISSAL WITH PREJUDICE

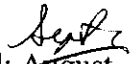
IT IS HEREBY STIPULATED AND AGREED by and between Plaintiff, Christine Ruark, and Defendants, Liberty Life Assurance Company of Boston and Massachusetts Mutual Life Insurance Company, pursuant to Fed. R. Civ. P. 41(a), that this action shall be and hereby is dismissed with prejudice.

Respectfully submitted,

CHRISTINE RUARK

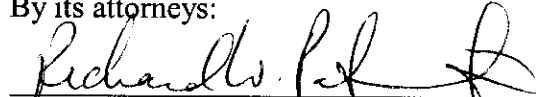
By her attorney:

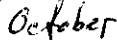

Robert L. Dambrov, BBO# 113160
COOLEY, SHAIR P.C.
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Springfield, MA 01103-1616
(413) 735-8004

Dated:  August 20, 2004

LIBERTY LIFE ASSURANCE
COMPANY OF BOSTON AND
MASSACHUSETTS MUTUAL LIFE
INSURANCE COMPANY,

By its attorneys:


Andrew C. Pickett, BBO # 549872
Richard W. Paterniti, BBO # 645170
Jackson Lewis LLP
75 Park Plaza
Boston, Massachusetts 02116
(617) 367-0025

Dated:  October 6, 2004